

Single Premium* Life Products for Wealth Transfer

Company/ Product Name	American General INHERITANCE LIFE [** For Approved Financial Institutions ONLY **]	Liberty Life (Mutual) - ESTATE MAXIMIZER [Check availability to Agent, B/D or Finl Institution]	Lincoln - MONEYGUARD RESERVE UL
Ratings	A.M. Best: A, S&P: A+, Moody's: A1	A.M. Best: A, S&P: A-	A.M. Best: A+, S&P: AA-, Moody's: A2, Fitch: A+
State Approval	All States Except: VT (issued in NY by USL)	All States Except: KY	MoneyGuard Reserve: All States Except UT,WA
Issue Ages	40 - 85 [age last birthday/actual age]	0 - 85 [age last birthday]	30 - 80 [age last birthday]
Maturity Age	Contract continues past age 100.	Guaranteed to endow at age 100. Contract continues past age 100.	No maturity age
Minimum Face Amount	None	None	None
Death Benefit Option	Level	Level	Level
Guaranteed Coverage*	Once the single premium is paid, if no loans or withdrawals are made, the policy is guaranteed for life.	Once the single premium is paid, if no loans or withdrawals are made, the policy is guaranteed for life.	Once the single premium is paid, if no loans or withdrawals are made, the policy is guaranteed for life.
Premium	NQ Only Minimum: \$10,000 Single Premium Maximum: Age 40 - 49 \$50,000 50 - 54 \$75,000 55 - 59 \$90,000 60 - 64 \$110,000 65 - 74 \$150,000 75 - 80 \$200,000 81 - 85 \$50,000 Premium above the limit will not be accepted.	NQ Only Minimum: \$10,000 Single Premium Maximum: For instant approval: Age 0 - 14 \$10,000 15 - 19 \$20,000 20 - 24 \$25,000 25 - 34 \$30,000 35 - 44 \$50,000 45 - 59 \$75,000 60 - 64 \$150,000 65 - 80 \$200,000 81 - 85 \$30,000 Larger amounts available with normal underwriting.	NQ Only Minimum: Premium to fund \$25,000 face amount. Maximum: \$500K with 2 year CCBR \$750K with 3 year CCBR Available with a flexible premium structure: Annually over a 3-, 5-, 7-, or 10-year period.
Return of Premium Benefit*	100% Return of principal guaranteed.	100% Return of principal guaranteed.	Single Premium policies only. ROP Rider may be available on 5- or 7-Year periods.
Riders Available	Terminal Illness Rider (not available in NY): ADB with 12 mos or less to live, up to 50% of DB, max of \$250,000. Waiver of Surrender Charge: If insured or spouse, has qualifying medical stay or is chronically ill.	Living Benefit: 90% of Death Benefit for Terminal illness, chronically ill, or Inability to perform 2 of 6 ADL's Extended care benefit, including nursing home care.	Convalescent Care Benefits Rider (CCBR) Extension of Benefits Rider (EOBR) Inflation protection CCBR, EOBR
Surrender Charges	7 years - 40 - 79: 7,7,6,5,4,3,2% [NY: 6,5,4,4,3,3,2%] 80 - 85: 5,4,4,3,3,2,1% [NY: 5,4,4,3,3,2,1%]	7 years - 0 - 80: 6,6,5,4,3,2,1%	20 years Per \$1,000 of Specified Amount indicated in client-specific contract.
Loans / Partial Surrenders	After first contract year, up to 10% of account value or the total accumulated interest with no charge.	After first contract year, up to 10% of account value or the total accumulated interest with no charge.	Partial withdrawals: 1 per year subject to \$100 minimum; maximum 90% of cas surrender value.
Commissions	8.50% [ages 40 - 79] 6.00% [ages 80 - 85]	6.00% [ages 0 - 80] 3.00% [ages 81 - 85]	8.00% [Single premium] 50% on Target w/ 2.5% on Excess [Flex pay]

* Subject to certain paid premium requirements. This is not a complete listing of all features and definitions. Please review policy-specific features, definitions and limitations, applicable for the State of issue.

Single Premium* Life Products for Wealth Transfer

Company/ Product Name	<u>North American Co. - Legacy Single Premium SPWL</u>	<u>Transamerica Life - TransPROTECTOR</u>	<u>Lincoln National - LIFEGUARANTEE UL</u>
Ratings	A.M. Best: A+, S&P: A+, Fitch: AA-	A.M. Best: A, S&P: AA, Moody's: A1, Fitch: AA+	A.M. Best: A+, S&P: AA-, Moody's: A2, Fitch: A+
State Approval	State Availability: AZ,AR,CA,CO,FL,GA,HI,ID,IA,KS,KY,LA,MI,MS,NE,NH,NJ,NM,ND,OK,PA,RI,SC,SD,WV,WI,WY 40 - 85 NT, 40-80 T [age last birthday]	All States Except FL,MO,NY,PA	All States.
Issue Ages	40 - 85 NT, 40-80 T [age last birthday]	30 - 85 [age last birthday]	20 - 80 [age nearest birthday]
Maturity Age	No maturity age. If the policy is in force when the insured reaches age 100, it will continue with interest being credited, but no further COI charges.	No maturity age. If the policy is in force when the insured reaches age 100, it will continue with interest being credited, but no further COI charges.	No maturity age.
Minimum Face Amount	None	None	\$100,000
Death Benefit Option	Level	Level	1. Level, equal to the specified amount. 2. Increasing, equal to the specified amount plus the policy value.
Guaranteed Coverage*	Once the single premium is paid, if no loans or withdrawals are made, the policy is guaranteed not to lapse before age 100.	Once the single premium is paid, if no loans or withdrawals are made, the policy is guaranteed not to lapse before age 100.	Coverage Protection Guarantee (CPG) is built in to the base product, and guarantees that policy will not lapse.
Premium	NQ Only Minimum: \$10,000 Single Premium Maximum: Maximum single premium is based on the Net Amount of Risk on any one life. Net Amount of Risk is the difference between the initial guaranteed minimum death benefit and the initial single premium payment. 10% premium bonus credit on 1st policy anniversary. Policy cash value credit strategies: S%P500 Pt-to-Pt; Hang Sang; Fixed Interest	NQ Only Minimum: \$25,000 Single Premium Modified Premium: Scheduled premiums: 2-Yrs: \$15,000 minimum/yr 3-Yrs: \$10,000 minimum/yr 4-10 Yrs: \$7,500 minimum/yr	NQ Only Guideline Premium Test premium is subject to DEFRA Guideline Premium limitations. Cash Value Accumulation Test may provide for greater premium limit.
Return of Premium Benefit*	Pro-rata years 1-5, full thereafter 95,96,97,98,99,100%	Rider available.	Not Available
Riders Available	Chronic Illness accelerated benefit. Terminal Illness accelerated benefit.	Accelerated Death Benefit Rider for Terminal Illness	Accelerated Benefit Rider pays upon occurrence of: 1. A specified dread disease. 2. Qualified permanent confinement to a nursing home. 3. Terminal Illness
Surrender Charges	10 years - 12,12,11,10,9,8,7,6,4,2,0%	8 years - 9,9,9,8,7,5,3,1,0%	15 years Based on the specified amount and are graded down over the 15-year period.
Loans / Partial Surrenders	Policy loans available, no withdrawals,	Partial surrenders available at any time, subject to \$500 minimum. 3% minimum interest credit on loan amounts. 10% Free withdrawal beginning 2nd yr.	Partial surrenders available at any time, subject to \$500 minimum. 3% minimum interest credit on loan amounts.
Commissions	8.50% [ages 40 - 80] 5.70% [ages 81 - 85]	8.00% [ages 30 - 75] 6.50% [ages 76 - 80] 5.00% [ages 81 - 85]	75% of Target 1st year 3.00% Excess 3.00% Renewal Years 2-5 1.80% Renewal years 6-10

* Subject to certain paid premium requirements. This is not a complete listing of all features and definitions.
Please review policy-specific features, definitions and limitations, applicable for the State of issue.

Single Premium* Life Products for Wealth Transfer

Company/ Product Name	North American Co. - Custom Guarantee UL	Americo - LIFETIME LEGACY
Ratings	A.M. Best: A+, S&P: A+, Fitch: AA-	A.M. Best: A-, S&P: A-, Moody's: A3
State Approval	All States Except: NY	All States Except: AL,AK,MS,NJ,NY,PA,VT
Issue Ages	30 - 85 [age nearest birthday]	55 - 85 [age last birthday]
Maturity Age	120	No maturity age
Minimum Face Amount	\$25,000	None
Death Benefit Option	1. Level, equal to the specified amount. 2. Increasing, equal to the specified amount plus the policy value.	Level
Guaranteed Coverage*	Guaranteed Death Benefit of duration client specifies.	Once the single premium is paid, if no loans or withdrawals are made, the policy is guaranteed for life.
Premium	NQ Only	NQ Only
Minimum:	Guideline Premium Test premium is subject to DEFRA Guideline Premium limitations.	\$15,000 Single Premium
Maximum:	Cash Value Accumulation Test may provide for greater premium limit.	Maximum single premium is based on the Net Amount of Risk up to \$350,000 on any one life. Net Amount of Risk is the difference between the initial guaranteed minimum death benefit and the initial single premium payment.
Return of Premium Benefit*	Not Available	After 5 years
Riders Available	Accelerated Benefit: 75% of DB up to \$250K Guaranteed Insurability Rider available.	Accelerated Benefit Payment Rider pays upon occurrence of: 1. Qualified permanent confinement to a nursing home. 2. Terminal illness
Surrender Charges	20 years	N/A
Loans / Partial Surrenders	Yes	Policy loans after first year and withdrawals after 5 years.
Commissions	85% of Target 1st year 1.50% Excess 1.50% Renewals	13.00% [ages 55 - 80] 6.50% [ages 81 - 85] 2.00% [ages 81 - 85 / Tobacco]

* Subject to certain paid premium requirements. This is not a complete listing of all features and definitions. Please review policy-specific features, definitions and limitations, applicable for the State of issue.